

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number **10-32164-hcd**

UNITED STATES BANKRUPTCY COURT
Northern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/3/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffery Wayne Peeler
2144 E 400 S
LaPorte, IN 46350

Case Number:
10-32164-hcd

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-6599

Attorney for Debtor(s) (name and address):

Jeffery Wayne Peeler
2144 E 400 S
LaPorte, IN 46350

Telephone number:

Trustee assigned by U.S. Trustee (name and address):

J. Richard Ransel
228 West High Street
Elkhart, IN 46516

Telephone number: 574-294-7473

Meeting of Creditors:

Date: **June 4, 2010**

Time: **10:00 AM**

Note: **Professional Dress Required!**
Photo ID Required!
Proof of SSN Required!

Location: **One Michiana Square, 5th Floor, 100 East Wayne Street, South Bend, IN 46601**

Interpreter Service: No cost telephone interpretation service may be available. Contact the trustee for additional information.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/3/10

The debtor must file a certification of completion of an instructional course concerning personal financial management (Official Form 23) with the clerk within sixty days of the meeting of creditors. The failure to do so may result in the case being closed without issuing a discharge.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

No two-sided filings permitted pursuant to N.D.Ind. L.B.R. B-5005-2(a)
Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

401 S. Michigan Street
South Bend, IN 46601

Telephone number: 574-968-2100

For the Court:

Clerk of the Bankruptcy Court:
Christopher M. DeToro

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 5/4/10

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

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CERTIFICATE OF NOTICE

District/off: 0755-3
Case: 10-32164

User: dharris
Form ID: b9a

Page 1 of 1
Total Noticed: 11

Date Rcvd: May 04, 2010

The following entities were noticed by first class mail on May 06, 2010.
db +Jeffery Wayne Peeler, 2144 E 400 S, LaPorte, IN 46350-9177
tr +J. Richard Ransel, 228 West High Street, Elkhart, IN 46516-3130
prep +Cherill Franson, PO Box 1401, American Fork, UT 84003-6401
10649672 +Chase Auto, 800 Brooksedge Blvd, Westerville OH 43081-2822
10649603 +LaPorte County Treasurer, 555 Michigan Avenue, Suite 102, LaPorte IN 46350-3491
10649676 +Members United, 222 E Lincolnway, LaPorte IN 46350-3891

The following entities were noticed by electronic transmission on May 04, 2010.
10649671 +EDI: CAPITALONE.COM May 04 2010 20:18:00 Capitol One, PO Box 30281,
Salt Lake City, UT 84130-0281
10649673 +EDI: CHASE.COM May 04 2010 20:18:00 Chase BP Private, 800 Brooksedge Blvd,
Westerville OH 43081-2822
10649674 +EDI: RMSC.COM May 04 2010 20:18:00 GE Capital Walmart, PO Box 981400,
El Paso TX 79998-1400
10649675 +EDI: HFC.COM May 04 2010 20:18:00 HSBC Bank, PO Box 81622, Salinas CA 93912-1622
10649604 +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV May 05 2010 00:51:15
Indiana Department of Revenue, Bankruptcy Section, N-240, 100 North Senate Avenue,
Indianapolis IN 46204-2273

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2010

Signature:

